

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Product Name: Ordinary shares in abrdn Diversified Income and Growth plc

ISIN: GB0001297562

Website: www.aberdeendiversified.co.uk

Telephone: 0808 500 0040

This product is managed by abrdn Fund Managers Limited, a firm authorised and regulated by the Financial Conduct Authority in the United Kingdom.

Document published: 3/10/2024

What is this product?

Type

Ordinary Shares in abrdn Diversified Income and Growth plc, an actively managed investment company registered in Scotland and listed on the London Stock Exchange. Shares of abrdn Diversified Income and Growth plc (the “Company”) are bought and sold via markets. At any time, the price you would pay to acquire a share will normally be higher than the price at which you could sell it. The price may be at a premium or discount to the net asset value of the Company.

Term

The Company does not have a fixed life but shareholders are given the opportunity to vote on the continuation of the Company annually. Further, in certain other circumstances the Company may be wound up, subject to shareholder approval and compliance with relevant legal and regulatory requirements. abrdn Fund Managers Limited may not unilaterally terminate the Company.

Objective

The Company’s objective is to conduct an orderly realisation of its assets in a manner that seeks to optimise the value of the Company’s investments whilst progressively returning cash to Shareholders in a timely manner. The Company has borrowed to purchase assets.

This fund is subject to Article 6 of the Sustainable Finance Disclosure Regulation (“SFDR”).

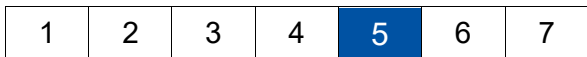
Intended Retail Investor

Investors with basic investment knowledge. Investors who understand the basics of buying and selling shares in stockmarket listed companies and the way these shares are valued. Investors who can accept large short term losses. Investors wanting a return (growth) over the longer term (5 years or more). The Company has specific and generic risks with a risk rating as per the risk indicator. The Company is intended for general sale to retail and professional investors through all distribution channels with or without professional advice.

The Fund’s depositary is The Bank of New York Mellon (International) Limited. The pre-investment disclosure document, latest prospectus (if any), the articles of association, the annual reports and interim reports may be obtained free of charge from our website. All documents are available in English. For further information about abrdn Diversified Income and Growth plc, including the latest published net asset values and share prices, please visit www.aberdeendiversified.co.uk.

What are the risks and what could I get in return?

Risk Indicator



Lower risk Higher risk



The risk indicator assumes you keep the product for 5 years. The actual risk can vary significantly if you sell it at an earlier stage. The value of investments and the income from them can go down as well as up, and you may get back less than you invested.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because the Company is not able to pay you. We have classified this product as 5 out of 7, which a medium-high risk class. This rates the potential losses from future performance at a medium-high level, and poor market conditions will likely impact our capacity to pay you. Further information on risks is detailed in the Company’s annual report available in the literature library on www.aberdeendiversified.co.uk/en/literature-library. This product does not include any protection from future market performance so you could lose some or all of your investment. The Company borrows/ may borrow in order to purchase assets, and this may magnify gains or losses. Shares in the Company may trade at a discount to their Net Asset Value, which may adversely affect the value of your investment, particularly when you come to sell your shares.

Performance Scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product / a suitable benchmark over the last 10 years. The scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future.

Recommended holding period:	5 years	
Example Investment:	10,000 GBP	
	If you exit after 1 year	If you exit after 5 years
Scenarios		

Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	0 GBP	0 GBP
	Average return each year	-100.0%	-100.0%
Unfavourable	What you might get back after costs	90 GBP	70 GBP
	Average return each year	-99.1%	-63.0%
Moderate	What you might get back after costs	9,460 GBP	7,550 GBP
	Average return each year	-5.4%	-5.5%
Favourable	What you might get back after costs	1,067,280 GBP	9,530 GBP
	Average return each year	10572.8%	-1.0%

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your broker, adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between September 2015 and August 2020 . The moderate scenario occurred for an investment between January 2018 and December 2022. The favourable scenario occurred for an investment between November 2016 and October 2021.

What happens if the Company is unable to pay out?

As a shareholder in the Company, you would not be able to make a claim to the Financial Services Compensation Scheme about the Company in the event that the Company is unable to pay dividends to you or if it were unable to pay any amounts due to you on the winding up of the Company.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario
- 10,000 GBP is invested.

	If you exit after 1 year	If you exit after 5 years
Total costs	0 GBP	0 GBP
Annual cost impact (*)	0.0%	0.0% each year

* This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be -3.2% before costs and -5.5% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	We do not charge an entry fee for this product.	0 GBP
Exit costs	We do not charge an exit fee for this product.	0 GBP
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.00% of the value of your investment per year. This is an estimate based on actual costs over the last year and includes any known future changes.	223 GBP
Transaction costs	0.00% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell. Where Transaction Costs are reported as zero, it is likely that any calculated cost has been fully offset by anti-dilution proceeds collected from subscriptions or redemptions to the fund in the period.	10 GBP
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	

The 'Other ongoing costs' set out above represent the costs of the Company and includes the management fee and administrative expenses. In addition, the figure includes the impact of the interest cost paid to third-party lenders for borrowing money to invest in the portfolio (0.31%) but not any income or capital benefit from so doing.

How long should I hold it and can I take money out early?

Recommended holding period: 5 years

This product has no required minimum holding period but is designed for medium to long-term investment. Since the value of investments and the income from them can rise and fall over differing time periods, you should have an investment horizon of at least 5 years when buying an investment of this type.

As the shares are listed on the London Stock Exchange, you may buy or sell shares on any normal business day that the London Stock Exchange is open for business.

How can I complain?

If you have any complaints about the Company, the KID or the conduct of the manufacturer, you can refer to the 'Contact Us' section of the Manager's website www.invtrusts.co.uk or you may lodge your complaint by emailing us at complaints.trusts@abrdn.com. Complaints regarding the conduct of the person(s) advising on or selling the product should be addressed to the person(s) or to their organisation.

Other relevant information

The cost, performance and risk calculations included in this document are based on the methodologies prescribed by EU rules. The performance scenarios are based on share price total returns with dividends reinvested. The data used in these calculations and the specific methodology applied may change in the future. Depending on how you buy your shares, you may incur other costs including broker commission, platform fees and stamp duty. Please ask your broker or platform provider for additional information where necessary.

Further information on the Company's investment policies, the types of assets in which the Company may invest, borrowing limits as well as details of its management, administration and depositary arrangements can be found on its website: www.aberdeendiversified.co.uk. Copies of the Company's Annual Report, its pre-investment disclosure document and published net asset values can also be found there and are available in paper copy free of charge upon request.

Previous performance scenario calculations are available at www.abrdn.com/kid-hub.